

Certificate Number: 03621-NJ-DE-037612645

Bankruptcy Case Number: 23-14796



03621-NJ-DE-037612645

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 22, 2023, at 11:46 o'clock AM EDT, Nicholas Pezza completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 22, 2023 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor